

United States Bankruptcy Court Northern District of Illinois, Eastern Division		VOLUNTARY PETITION	
IN RE (Name of debtor-if individual, enter Last, First, Middle) STORJOHANN, MICHAEL J.		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) STORJOHANN, KRYSTYNA	
ALL OTHER NAMES used by the debtor in the last 6 years (including married, maiden and trade names)		ALL OTHER NAMES used by the joint debtor in the last 6 years (include married, maiden and trade names)	
SOC. SEC./TAX I.D. NO. (If more than one, state all) ***-**-7506		SOC. SEC./TAX I.D. NO. (If more than one, state all) ***-**-0926	
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 6419 W. Irving Park, Chicago, IL 60634		STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 6419 W. Irving Park, Chicago, IL 60634	
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Cook		COUNTY OF RESIDENCE OR PRINC. PLACE OF BUSINESS	
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF JOINT DEBTOR (If different from street address)	
LOCATION OF PRINCIPLE ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)		VENUE (Check one box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.	
TYPE OF DEBTOR (Check one box) <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Joint (H&W) <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Partnership <input type="checkbox"/> Municipality <input type="checkbox"/> Other		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> §304-Case Ancillary to Foreign Proceeding	
NATURE OF DEBT (Check one box) <input checked="" type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business – Complete A&B Below		SMALL BUSINESS (Ch. 11 only) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e). (optional)	
A. TYPE OF BUSINESS (Check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Mfg./Mining <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Stockbroker <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Other Business		FILING FEE (Check one box) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1001(b); see Official Form Number 3.	
B. BRIEFLY DESCRIBE NATURE OF BUSINESS		NAME AND ADDRESS OF LAW FIRM OR ATTORNEY Christine R. Piesiecki Illinois Registration No. 6196644 9800 S. Roberts Rd., Suite 205, Palos Hills, IL 60465 Telephone: 708-233-6833	
STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. §604) (Estimates only)(Check applicable boxes)		NAME OF ATTORNEY DESIGNATED TO REPRESENT THE DEBTOR Christine R. Piesiecki	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		<input type="checkbox"/> Debtor is not repres	
ESTIMATED NUMBER OF CREDITORS: <input type="checkbox"/> 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 10			
ESTIMATED ASSETS (in thousands of dollars) <input type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input checked="" type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,999			
ESTIMATED LIABILITIES (in thousands of dollars) <input type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input checked="" type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,999			
ESTIMATED NUMBER OF EMPLOYEES – CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-999 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1000-over			
ESTIMATED NO. OF EQUITY SECURITY HOLDERS – CH. 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-999 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1000-over			

Chapter 13 W/No Plan

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 07/28/2004
Time: 14:09:06
Debtor: MICHAEL L STORJOHANN
Case: 04-27948 Fee: 194
Chapter: 13 Rec. #: 3093024
Judge: Jacqueline Cox
341 mtg: 08/23/2004 @ 02:30PM
ConfHrg: 09/20/2004 @ 10:30AM
Trustee: TOM VAUGHN



Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Storjohann, Michael J. and Krystyna

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location
Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

x

Signature of Debtor

x

Signature of Joint Debtor

Telephone (If not represented by attorney)

Date

Signature of Attorney

x

Signature of Attorney for Debtor

CHRISTINE R. PIESIECKI
 Illinois Registration No. 6196644
 9800 South Roberts Road, Suite 205
 Palos Hills, IL 60465
 Phone: 708-233-6833

Date

Signature(s) of Debtor(s) (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

If debtor is a corporation filing under chapter 11, United States Code, Specified in this petition

X

Signature of Authorized Individual

Print of Type Name of Authorized Individual

Title of Authorized Individual by Debtor to File this Petition

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

EXHIBIT A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

[] Exhibit A is attached and made part of this petition.

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

EXHIBIT B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

x

Signature of Attorney for Debtor(s)

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In re: Storjohann, Michael J. and Krystyna, Debtor(s)

Case No. (if known)

STATEMENT
Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case	\$2,000.00
(b) prior to filing this statement, debtor(s) has paid	\$ 806.00
(c) the unpaid balance due and payable is	\$1,194.00
3. \$194.00 of the filing fee in this case has been paid
4. The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed.
7. The undersigned has received no transfer, assignment or pledge of property except the following for value stated:

NO EXCEPTIONS
8. The undersigned has not shares or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows:

NO EXCEPTIONS

Dated:

7/26/04

Respectfully submitted,


Attorney for Petitioner

CHRISTINE R. PIESIECKI
9800 South Roberts Road, Suite 205
Palos Hills, IL 60465
708-233-6833

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE A – REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
6419 W. Irving Park, Chicago, IL 6063	Fee Simple		\$355,000.00	\$303,762.00
2 Flat at 3106 N. Lawndale, Chicago, IL 60618	Fee Simple		\$365,000.00	\$348,216.25
Total			\$720,000.00	(Report also on Summary of Schedules)

SCHEDULE B – PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	N			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	N	Plaza Bank, business account Bank One, checking	W J	\$ 1,500.00 \$ 500.00
3. Security deposits with public utilities, telephone companies, landlords and others	N			
4. Household goods and furnishings including audio, video and computer equipment.	N	Misc. Household Goods and Furnishings		\$ 3,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc and other collections or collectibles.	N			
6. Wearing apparel.	N	Misc. Wearing Apparel		\$ 500.00
7. Furs and jewelry.	N			
8. Firearms and sports, photo-graphic and other hobby equipment.	N			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	N			

SCHEDULE B - PERSONAL PROPERTYIn re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	N			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	N			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	N			
13. Interest in partnerships or joint ventures. Itemize.	N			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	N			
15. Accounts receivable.	N			
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	N			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	N			
18. Equitable or future interests, life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	N			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	N			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	N			
21. Patents, copyrights and other intellectual property. Give particulars.	N			
22. Licenses, franchises and other general intangibles. Give particulars.	N			
23. Automobiles, trucks, trailers and other vehicles and accessories.		2003 Mazda MPV 2000 Lexus 300		\$17,000.00 \$22,000.00
24. Boats, motors and accessories.	N			
25. Aircraft and accessories.	N			
26. Office equipment, furnishings and supplies.	N			
27. Machinery, fixtures, equipment and supplies used in business.		Cash register, fax machine, shelves, displays, counters		\$ 600.00
28. Inventory.		Misc. flowers, plants and decorative floral items		\$ 800.00
29. Animals.	N			
30. Crops -- growing or harvested. Give particulars.	N			
31. Farming equipment and implements.	N			
32. Farm supplies, chemicals and feed.	N			
33. Other personal property of any kind not already listed. Itemize.	N			
Continuation sheets attached		(Report total also on Summary of Schedules)	TOTAL	\$45,900.00

(if known)

Debtor elects the exemptions to which debtor is entitled under (check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence at 6419 W. Irving Pk.	735 ILCS 5/12-901	\$15,000.00	\$355,000.00
Plaza Bank Account	735 ILCS 5/12-1001(b)	\$ 1,500.00	\$ 1,500.00
Bank One Checking	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Misc. Household Goods and Furnishings	735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(b)	\$ 1,000.00 \$ 1,500.00	\$ 3,000.00
Misc. Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Cash register, fax machine, etc.	735 ILCS 5/12-1001(d)	\$ 600.00	\$ 600.00

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS

☒ Check here if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D *	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
A/C # 6003 169999 US Bank Home Mortgage PO Box 20005 Owensboro, KY 42304-0006			1 st Mtg. 6419 Irving Park VALUE \$355,000.00		\$303,762.00	
A/C # 227100 Wilshire Credit Corp. PO Box 8517 Portland, OR 97207-8517			1 st Mtg. 3106 N. Lawndale VALUE \$365,000.00		\$348,216.25	
A/C # 00000033900838 Mazda American Credit c/o Correspondence PO Box 681811 Franklin, TN 37068-1811			Auto Loan 2003 Mazda MPV VALUE \$17,000.00		\$ 20,000.00	
A/C# 0849583018 Fifth Third Bank PO Box 630778 Cincinnati, OH 45263-0778			Auto Loan, 2000 Lexus VALUE \$22,000.00		\$ 25,700.00	
A/C#			VALUE \$			
A/C#			VALUE \$			
A/C#			VALUE \$			
A/C#			VALUE \$			
0 continuation sheets attached			Subtotal (Total of this page)		\$	
			TOTAL (use only on last page)		\$697,678.25	

(Report total also on Summary of Schedules)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE E – CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case:** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries and commissions:** Wages, salaries and commissions, including vacation, severance and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$4,000* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans:** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers or fishermen:** Claims of certain farmers and fishermen, up to \$4,000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals:** Claims of individuals up to \$1,800* for deposits for the purchase, lease or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support:** Claims of a spouse, former spouse or child of the debtor for alimony, maintenance or support to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units:** Taxes, customs duties and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution:** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 1998 and every three years thereafter with respect to cases commenced on or after the date of adjustment

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		CO D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D *	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C #							
A/C #							
A/C #							
A/C #							
Continuation sheets attached			Subtotal (Total of this Page)				
Total (Use only on last page of completed Schedule E)					\$		

**If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
A/C # 4264 2960 7807 4926 AAA Financial Services PO Box 15026 Wilmington, DE 19850-5026					\$29,320.00
A/C # 3722 646785 41006 American Express PO Box 7863 Ft. Lauderdale, FL 33329-7863					\$ 713.82
A/C # 3715 170988 71001 American Express PO Box 7863 Ft. Lauderdale, FL 33329-7863					\$ 1,219.79
A/C # 3722 821381 21003 American Express 777 American Expressway Ft. Lauderdale, FL 33337-0001					\$22,808.64
A/C # 3732 393571 81000 American Express PO Box 297804 Ft. Lauderdale, FL 33329-7804					\$ 7,437.51
A/C # 554 495 009 9 BP/Amoco The Credit Card Center PO Box 9014 Des Moines, IA 50368-9014					\$ 101.04
A/C # 4319 0410 1904 1989 Bank of America PO Box 53132 Phoenix, AZ 85072-3132					\$ 3,213.84
<u> 6 </u> Continuation Sheets Attached			Subtotal (Total of this Page)		\$ 64,814.64
			Total → (Use only on last page of completed Schedule F)		\$

* If husband, enter H; if wife, enter W; if joint, enter J; if community, enter C.

**If contingent, enter C; if unliquidated, enter U; is disputed, enter D.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
A/C # 5435 5511 0163 1196 Bank One PO Box 8650 Wilmington, DE 19899-8650					\$ 791.79
A/C # 7001 0660 0041 4537 Retail Services (Best Buy) PO Box 15521 Wilmington, DE 19850-5521					\$ 1,470.43
A/C # 4791 2415 4768 2125 Capital One PO Box 85015 Richmond, VA 23285-5015					\$ 5,448.44
A/C # 00 9117 599 1 Carson Pirie Scott PO Box 10327 Jackson, MS 39289-0327					\$ 4,266.65
A/C # 5491 0495 5001 2324 Chase Customer Service PO Box 15902 Wilmington, DE 19850-5902					\$14,038.79
A/C # 1523004504875681 FNANB (Circuit City) PO Box 100045 Kennesaw, GA 30156-9245					\$ 3,000.00
A/C # 500 928 296 Citgo PO Box 9095 Des Moines, IA 50368-9095					\$ 459.18
Sheet No. <u>1</u> of <u>6</u> sheets attached to Schedule Of Creditors Holding Nonpriority Claims.			Subtotal (Total of this Page)		\$29,475.28
			Total → (Use only on last page of completed Schedule F)		\$

* If husband, enter H; if wife, enter W; if joint, enter J; if community, enter C.

**If contingent, enter C; if unliquidated, enter U; is disputed, enter D.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
A/C # 4621 2008 9054 8107 Citi Cards PO Box 142319 Irving, TX 75014-2319					\$ 2,246.07
A/C # 6032 5902 9136 2266 Citifinancial Retail Svcs. PO Box 22060 Tempe, AZ 85285-2060					\$ 4,786.10
A/C # 0225810879523495 Sherman Acquisition PO Box 0569 Evansville, IN 47704			Formerly Consecro		\$ 377.29
A/C # 5856 3732 2053 9477 Crate & Barrel 6939 Americana Pkwy. Reynoldsburg, OH 43068-4116					\$ 272.44
A/C # 6011 0070 1351 9961 Discover, Bankruptcy Dept. PO Box 3008 New Albany, OH 43054-3008					\$11,703.08
A/C # 6011 0073 9025 0180 Discover, Bankruptcy Dept. PO Box 3008 New Albany, OH 43054-3008					\$12,318.84
A/C # 853 511 952 6 Exxon PO Box 103031 Roswell, GA 30076					\$ 68.49
Sheet No. <u>2</u> of <u>6</u> sheets attached to Schedule Of Creditors Holding Nonpriority Claims.			Subtotal (Total of this Page)		\$31,772.31
			Total → (Use only on last page of completed Schedule F)		\$

* If husband, enter H; if wife, enter W; if joint, enter J; if community, enter C.

**If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
A/C # 4305 5003 8137 8911 Fleet PO Box 15480 Wilmington, DE 19850-5480					\$ 4,765.99
A/C # 4326 8203 3541 3779 Fleet PO Box 15480 Wilmington, DE 19850-5480					\$ 5,217.93
A/C # 6018 5955 0479 3775 Gap / MCCBG PO Box 103090 Roswell, GA 30076					\$ 97.11
A/C # 6035 3200 3806 2830 Home Depot PO Box 9100 Des Moines, IA 50368-9100					\$ 2,781.01
A/C # 6035 3200 7674 2186 Home Depot PO Box 9100 Des Moines, IA 50368-9100					\$ 1,090.02
A/C # 5438 5700 0320 7522 Household Credit PO Box 81622 Salinas, CA 93912-1622					\$ 139.52
A/C # 918 6011 0035 3255 Retail Services (IKEA) PO Box 15521 Wilmington, DE 19850-5521					\$ 250.64
Sheet No. <u>3</u> of <u>6</u> sheets attached to Schedule Of Creditors Holding Nonpriority Claims.				Subtotal (Total of this Page)	\$14,342.22
			Total → (Use only on last page of completed Schedule F)		\$

* If husband, enter H; if wife, enter W; if joint, enter J; if community, enter C.

**If contingent, enter C; if unliquidated, enter U; is disputed, enter D.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
A/C # 5329 0147 3707 2706 MBNA PO Box 15026 Wilmington, DE 19850-5026					\$ 918.20
A/C # 6004 3009 0080 3294 Retail Services (Menards) PO Box 15521 Wilmington, DE 19850-5521					\$ 1,638.46
A/C # 6004 3009 1159 2092 Retail Services (Menards) PO Box 15521 Wilmington, DE 19850-5521					\$ 3,177.45
A/C # 6034 5907 0101 4141 Monogram CC Bank GA (ABT TV) PO Box 276 Dayton, OH 45401					\$ 2,338.66
A/C # 6034 5907 0101 4307 Monogram CC Bank GA (ABT TV) PO Box 276 Dayton, OH 45401					\$ 2,190.50
A/C # 1118 85 434 Nordstrom PO Box 13589 Scottsdale, AZ 85267-3589					\$ 128.36
A/C # 5435551101631196 Wachovia Bank PO Box 15515 Wilmington, DE 19886-5515					\$ 791.79
Sheet No. <u>4</u> of <u>6</u> sheets attached to Schedule Of Creditors Holding Nonpriority Claims.			Subtotal (Total of this Page)		\$11,183.42
			Total → (Use only on last page of completed Schedule F)		\$

* If husband, enter H; if wife, enter W; if joint, enter J; if community, enter C.

**If contingent, enter C; if unliquidated, enter U; is disputed, enter D.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
A/C # 4246 3113 5537 7653 Bank One PO Box 8650 Wilmington, DE 19899-8650					\$ 8,957.14
A/C # 77 1047 415804 5 Sam's Club PO Box 103036 Roswell, GA 30076					\$ 878.30
A/C # 511 302 598 Shell PO Box 9151 Des Moines, IA 50368-9151					\$ 247.15
A/C # 5298 0010 9600 0045 Bank One PO Box 8650 Wilmington, DE 19899-8650					\$ 2,428.09
A/C # 3 243 869 876 90 Retailers National Bank c/o Target Credit Services PO Box 1581 Minneapolis, MN 55440-1581					\$ 245.86
A/C # 4856 2006 0014 6594 Wells Fargo PO Box 348750 Sacramento, CA 90054-0349					\$ 5,068.76
A/C # 31 924 115 Younkers PO Box 10327 Jackson, MS 39289-0327					\$ 110.59
Sheet No. <u>5</u> of <u>6</u> sheets attached to Schedule Of Creditors Holding Nonpriority Claims.			Subtotal (Total of this Page)		\$ 17,935.89
			Total → (Use only on last page of completed Schedule F)		\$

* If husband, enter H; if wife, enter W; if joint, enter J; if community, enter C.

**If contingent, enter C; if unliquidated, enter U; is disputed, enter D.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
A/C # 240748707-DH Destiny Health Insurance Co. c/o D & B RMS P.O. Box 3100 Naperville, IL 60566-7099			Unpaid health insurance		\$862.13
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					
Sheet No. <u>6</u> of <u>6</u> sheets attached to Schedule Of Creditors Holding Nonpriority Claims.			Subtotal (Total of this Page)		\$ 862.13
			Total → (Use only on last page of completed Schedule F)		\$170,385.89

* If husband, enter H; if wife, enter W; if joint, enter J; if community, enter C.

**If contingent, enter C; if unliquidated, enter U; is disputed, enter D.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE G -- EXECUTORY CONTRACTS AND UNEXPIRED LEASES

[x] Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OF LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE H – CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS CREDITOR

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE I – CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	Names:	Age	Relationship
Married			

Employment:	DEBTOR	SPOUSE
Occupation	Registered Nurse	Florist
Name of Employer	Independence Plus, Inc.	Self employed
How Long Employed		
Address of Employer	6707 North Ave., Oak Park, IL 60302	

INCOME: (Estimate of average monthly income)		DEBTOR	SPOUSE
Current monthly gross wages, salary and commissions (pro rate if not paid monthly)		\$6,512.00	
Estimate monthly overtime			
SUBTOTAL		\$6,512.00	
Less Payroll Deductions:			
a. Payroll taxes and social security		\$1,007.67	
b. Insurance		\$ 953.00	
c. Union dues			
d. Other (specify)			
SUBTOTAL OF PAYROLL DEDUCTIONS		\$1,960.67	
TOTAL NET MONTHLY TAKE HOME PAY		\$4,551.33	
Regular income from operation of business or profession or farm (attach detailed stmt.)			\$1,901.67
Income from real property			
Interest and dividends			
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above			
Social security or other government assistance (specify)			
Pension or retirement income			
Other monthly income (specify): Rental income		\$1,025.00	
TOTAL MONTHLY INCOME		\$5,576.33	\$1,901.67
TOTAL COMBINED MONTHLY INCOME		\$7,478.00	(Report also on Summary of Schedules)
Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:			

In re: Michael J. and Krystynz. Storjohann

ADDENDUM TO SCHEDULE I: Business income and Expenses

AVERAGE MONTHLY GROSS RECEIPTS \$ 3,466.67

BUSINESS EXPENSES:

Telephone and fax	\$ 120.00
Advertising	\$ 90.00
Utilities	\$ 200.00
Insurance	\$ 35.00
Business License	\$ 10.00
Accounting	\$ 50.00
Office supplies and expenses	\$ 60.00
Cost of goods sold	\$1,000.00
	<hr/>
	\$1,565.00

MONTHLY INCOME FROM BUSINESS \$ 1,901.67

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

SCHEDULE J – CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home): 1 st mtg. 6419 W. Irving Park	\$1,930.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1 st Mtg. 3106 N. Lawndale	\$2,686.00
Utilities: Electricity and heating fuel	\$ 200.00
Water and sewer	\$ 68.00
Telephone	\$ 100.00
Home maintenance (repairs and upkeep)	\$ 80.00
Food	\$ 380.00
Clothing	\$ 54.00
Laundry and dry cleaning	\$ 65.00
Medical and dental expenses	\$ 70.00
Transportation (not including car payments)	\$ 150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 145.00
Life	
Health	
Auto	\$ 127.00
Other	
Taxes (not deducted from wages or included in home mortgage payments) (Specify) Real estate taxes for 3106 N. Lawndale	\$ 268.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	
Other	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at your home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$6,323.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually or at some other regular interval

A. Total projected monthly income	\$7,478.00
B. Total projected monthly expenses	\$6,323.00
C. Excess income (A minus B)	\$1,155.00
D. TOTAL AMOUNT TO BE PAID INTO PLAN EACH (insert interval)	\$1,155.00

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

(if known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	No. of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A – Real Property	Y	--	\$720,000.00		
B – Personal Property	Y	2	\$ 45,900.00		
C – Property Claimed as Exempt	Y	1			
D – Creditors Holding Secured Claims	Y	1		\$697,678.25	
E – Creditors Holding Unsecured Priority Claims	Y	1		\$ 0.00	
F – Creditors Holding Unsecured Nonpriority Claims	Y	7		\$170,385.89	
G – Executory Contracts and Unexpired Leases	Y	1			
H – Codebtors	Y	1			
I – Current Income of Individual Debtor(s)	Y	1			\$7,478.00
J – Current Expenditures of Individual Debtor(s)	Y	1			\$6,323.00
Total Number of Sheets of All Schedules		16			
Total Assets			\$765,900.00		
Total Liabilities				\$868,064.14	

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In re: Storjohann, Michael J. and Krystyna, Debtor(s)

Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 7-1-4Signature Michael J. Storjohann
DebtorDate: 7.1.04Signature Krystyna Storjohann
(Joint Debtor, if any) (If joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or typed Name of Bankruptcy Petition Preparer

Social Security No.

Address: _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 8 U.S.C. §156

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: _____

Signature: _____
(Print or type name of individual signing on behalf of debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to the debtor.)

United States Bankruptcy Court for the Northern District of Illinois, Eastern Division

In re: **Storjohann, Michael J. and Krystyna**, Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete questions 16-21. If the answer to any question is "None" or the questions are not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known) and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: An officer, director, managing executive or person in control of a corporation; a partner, other than a limited partner; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: Relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director or person in control; officers, directors and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

☐ None **1. Income from Employment or Operation of Business**

State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Give **amount and source** (if more than one).

2004 year-to-date, approx.: \$26,000.00 husband; \$0.00 wife
2003, approximately: \$76,000.00

All from Debtors's Earnings

☒ None **2. Income Other than from Employment or Operation of Business**

State the amount of income received by the debtor other than from employment, trade, profession or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give **amount and source**.

3. Payments to Creditors

☒ None a. List all payments on loans, installment purchases of goods or services and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. (Give **name and address of creditor**, dates of payments, amount paid and amount still owing.

☒ None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give **name and address of creditor and relationship to debtor**, date of payment, amount paid and amount still owing.

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

☒ None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition

is filed, unless the spouses are separated and a joint petition is not filed.) Give **caption of suit and case number, nature of proceeding, court or agency and location, and status or disposition.**

☒ None b. Describe all property that has been attached, garnished, seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give **name and address of person for whose benefit property was seized, date of seizure and description and value of property.**

☒ None **5. Repossessions, Foreclosures and Returns**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give **name and address of creditor or seller, date of repossession, foreclosure sale, transfer or return, and description and value of property.**

6. Assignments and Receiverships

☒ None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give **name and address of assignee, date of assignment and terms or assignment or settlement.**

☒ None b. List all property which has been in the hands of a custodian, receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give **name and address of custodian, name and location of court, case title and number, date of order and description and value of property.**

☒ **7. Gifts**

List all gifts or charitable contributions within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give **name and address of person or organization, relationship to debtor, if any, date of gift and description and value of gift.**

☒ None **8. Losses**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give **description and value of property, description of circumstances and, if loss was covered in whole or in part by insurance, give particulars and date of loss.**

☐ None **9. Payments Related to Debt Counseling or Bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Give **name and address of payee, date of payment, name or payor**

\$806.00 plus filing fee paid to Christine Piesiecki for this proceeding

if other than debtor and amount of money or description and value of property.

☐ None **10. Other Transfers**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give name and address of transferee, relationship to debtor, date, and describe property transferred and value received.

In Oct. 2003 Debtor wife's name was taken off a certificate of deposit owned by her brother, and to which Debtor wife never contributed any money

☒ None **11. Closed Financial Accounts**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings or other financial accounts, certificates of deposit or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Give name and address of institution, type and number of account and amount of final balance and amount and date of sale or closing.

☒ None **12. Safe Deposit Boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give name and address of bank or other depository, names and addresses of those with access to box or depository, description of contents and date of transfer or surrender, if any.

☒ None **13. Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give name and address of creditor, date of setoff and amount of setoff.

☒ None **14. Property Held for Another Person**

List all property owned by another person that the debtor holds or controls. Give name and address of owner, description and value of property and location of property.

☒ None **15. Prior Address of Debtor**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give address, name used and dates of occupancy.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **two years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

16. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **two years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **two years** immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **two years** immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **two years** immediately preceding the commencement of this case.

Name	Address	Nature of business	Beginning and ending Dates of operation
------	---------	--------------------	--

Debtor was the owner of Storjohann Gallery, Inc. from 1996 to 2003, at which time, this corporation was dissolved. Debtor continues to solely operate this floral business, but as a sole proprietor.

Storjohann Gallery, 6419 W. Irving Park, Chicago, IL 60634

17. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the **six years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Address	Dates services rendered
------	---------	-------------------------

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Name	Address	Dates services rendered
------	---------	-------------------------

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, please explain.

Name

Address

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

Name

Address

Date issued

18. Inventories

None



a. List the dates of the **last two** inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of inventory

Inventory supervisor

Dollar amount of inventory
(Specify cost, market or other basis)

None



b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Date of inventory

Name and addresses of custodian
of inventory records

19. Current partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name and address

Nature of interest

Percentage of interest

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each ☒ stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Name and address	Title	Nature and percentage of stock ownership
------------------	-------	--

20. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one ☒ year immediately preceding the commencement of this case.

Name	Address	Date of withdrawal
------	---------	--------------------

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation ☒ terminated within one year immediately preceding the commencement of this case.

Name and address	Title	Date of termination
------------------	-------	---------------------

21. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Name and address of recipient	Relationship to debtor	Date and purpose of withdrawal	Amount of money or description and value of property
-------------------------------	------------------------	--------------------------------	--

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 7-1-4

Signature of Debtor Michael F. Stoyan

Date: 7.01.04

Signature of Joint Debtor (if any) Kristina Stoyan

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date: _____

Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

CERTIFICATE AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No.

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer _____

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.